

SERFF Tracking Number: ALLD-125732235 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39619
Company Tracking Number: R91027 ET AL
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium
Product Name: Summit Enhancements R91027
Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

Filing at a Glance

Company: Allianz Life Insurance Company of North America
Product Name: Summit Enhancements R91027 SERFF Tr Num: ALLD-125732235 State: ArkansasLH
TOI: A02I Individual Annuities- Deferred Non- Variable SERFF Status: Closed State Tr Num: 39619
Sub-TOI: A02I.003 Single Premium Co Tr Num: R91027 ET AL State Status: Approved-Closed
Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Patricia Evans Disposition Date: 07/16/2008
Date Submitted: 07/15/2008 Disposition Status: Approved
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Summit Enhancements R91027 Status of Filing in Domicile: Pending
Project Number: Summit Enhancements R91027 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 07/16/2008 Deemer Date:
State Status Changed: 07/16/2008
Corresponding Filing Tracking Number:
Filing Description:
July 7, 2008

Re: Allianz Life Insurance Company of North America/ NAIC # 90611 / FEIN #41-1366075
Individual Annuity Filing – R91027 et al

SERFF Tracking Number: ALLD-125732235 *State:* Arkansas
Filing Company: Allianz Life Insurance Company of North America *State Tracking Number:* 39619
Company Tracking Number: R91027 ET AL
TOI: A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.003 Single Premium
Product Name: Summit Enhancements R91027
Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

The following forms are enclosed for your review.

R91027 Index Allocation Rider
CS91027-5 Index Allocation Schedule Page
CS91027-10 Index Allocation Schedule Page
R91028 Reallocation Rider
CS91017-01-5 Index Allocation Contract Schedule
CS91017-01-10 Index Allocation Contract Schedule
CS52340-5 Contract Schedule
CS52340-10 Contract Schedule
A11 Supplemental Application

The above referenced forms are new and do not supersede any previously filed forms and may be used with other forms approved in the future. The affiliated contract forms and riders will be sold through independently licensed agents and/or brokers in all markets. The contract forms will not be sold on military bases. The contract forms and riders will be automatically added to contracts in the future (there is no charge) and may be offered to existing contract owners. These forms are being filed concurrently in Minnesota, our state of domicile. The effective date will be determined by your approval.

The forms are submitted in final printed format except for slight font and formatting variations that may occur due to Allianz Life product printer configurations. Allianz Life takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved form.

Please note that the signatures of our officers historically shown on the applicable forms are no longer included in our filed forms. Signatures will be included on all contract forms when issued.

Form R91027 is an Index Allocation rider that may be issued as part of contract form C52340, previously approved by the Department on 3/17/08. The index allocation rider provides an additional point-to-point crediting method with a participation rate and spread.

<i>SERFF Tracking Number:</i>	<i>ALLD-125732235</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allianz Life Insurance Company of North America</i>	<i>State Tracking Number:</i>	<i>39619</i>
<i>Company Tracking Number:</i>	<i>R91027 ET AL</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.003 Single Premium</i>
<i>Product Name:</i>	<i>Summit Enhancements R91027</i>		
<i>Project Name/Number:</i>	<i>Summit Enhancements R91027/Summit Enhancements R91027</i>		

This rider provides a blended index allocation (which includes the CPI-U Index, EURO STOXX, S&P 500, and the Nasdaq 100, in percentages we set that will not change during the life of a contract). In the future we may offer other published indexes. We certify that we will notify the Department for approval prior to any change to these allocation options. The crediting method to calculate the interest rate for the blended index allocation is point-to-point with a participation rate and spread based on the crediting period on the applicable contract schedule.

The contract will earn an indexed interest rate if the sum of the weighted percentage of change for the index allocation for that crediting period is positive. The index interest rate for that crediting period is that sum multiplied by the upside participation rate, then minus the spread (shown in the contract schedule). The contract will earn an indexed interest rate if the index sum of the weighted percentage of change is negative. The indexed interest rate for the crediting periods is the absolute value of that sum multiplied by the downside participation rate, then minus the spread (shown in the contract schedule). If the sum of the weighted percentages of change is zero, then the indexed interest rate for that crediting period is zero. The index crediting rate will never be less than zero.

CS91027-5 is the contract schedule used with contract form C52340 and R91027. This schedule will be issued if the point-to-point with a participation rate and spread crediting method and the 5 year surrender charge period are chosen. The form lists variables associated with the contract. Please refer to the enclosed Statement of Variability for details.

CS91027-10 is the contract schedule used with contract form C52340 and R91027. This schedule will be issued if the point-to-point with a participation rate and spread crediting method and the 10 year surrender charge period are chosen. The form lists variables associated with the contract. Please refer to the enclosed Statement of Variability for details.

Form R91028 is a Reallocation Rider that may be issued as part of contract form C52340. The reallocation rider allows and provides information for the reallocation of contract values if more than one crediting method is being offered.

Form CS91017-01-5 is the contract schedule used with contract form C52340 and Index Allocation Rider R91017 previously approved by the Department on 3/17/08. This schedule will be issued if the point-to-point with a participation rate crediting method and the 5 year surrender charge period are chosen. The form lists variables associated with the contract. Please refer to the enclosed Statement of Variability for details.

SERFF Tracking Number: ALLD-125732235 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39619
Company Tracking Number: R91027 ET AL
TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium
Product Name: Summit Enhancements R91027
Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

Form CS91017-01-10 is the contract schedule used with contract form C52340 and Index Allocation Rider R91017 previously approved by the Department on 3/17/08. This schedule will be issued if the point-to-point with a participation rate crediting method and the 10 year surrender charge period are chosen. The form lists variables associated with the contract. Please refer to the enclosed Statement of Variability for details.

Form CS52340-5 is the contract schedule used with contract form C52340. This schedule will be issued if the 5 year surrender charge period is chosen. The form lists variables associated with the contract. Please refer to the enclosed Statement of Variability for details.

Form CS52340-10 is the contract schedule used with contract form C52340. This schedule will be issued if the 10 year surrender charge period is chosen. The form lists variables associated with the contract. Please refer to the enclosed Statement of Variability for details.

Form A11 is a supplemental application. This supplemental application will be used to select the index crediting method and allocation percentages if more than one crediting method is offered. This form will be used with contract C52340 and any other similar future approved deferred fixed indexed annuity contracts.

Thank you for your consideration of this filing. If you have any questions, or if you need additional information to complete your review, please call me at 800.328.5601, extension 47135, send an email to me at patricia.evans@Allianzlife.com.

Sincerely,

Patricia Evans
Compliance Analyst
Allianz Life Insurance Company of North America

Company and Contact

SERFF Tracking Number: ALLD-125732235 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39619
 Company Tracking Number: R91027 ET AL
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium
 Product Name: Summit Enhancements R91027
 Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

Filing Contact Information

Patricia Evans, Compliance Analyst Patricia.Evans@Allianzlife.com
 5701 Golden Hills Drive (763) 765-7135 [Phone]
 Minneapolis, MN 55416 (763) 765-6306[FAX]

Filing Company Information

Allianz Life Insurance Company of North America CoCode: 90611 State of Domicile: Minnesota
 5701 Golden Hills Drive Group Code: 761 Company Type: 04
 Minneapolis, MN 55416-1297 Group Name: State ID Number:
 (800) 328-5601 ext. [Phone] FEIN Number: 41-1366075

Filing Fees

Fee Required? Yes
 Fee Amount: \$180.00
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$180.00	07/15/2008	21414123

SERFF Tracking Number: ALLD-125732235 State: Arkansas
Filing Company: Allianz Life Insurance Company of North State Tracking Number: 39619
America
Company Tracking Number: R91027 ET AL
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Summit Enhancements R91027
Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	07/16/2008	07/16/2008

SERFF Tracking Number: ALLD-125732235 *State:* Arkansas
Filing Company: Allianz Life Insurance Company of North America *State Tracking Number:* 39619
Company Tracking Number: R91027 ET AL
TOI: A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.003 Single Premium
Product Name: Summit Enhancements R91027
Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

Disposition

Disposition Date: 07/16/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125732235 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39619
 Company Tracking Number: R91027 ET AL
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium
 Product Name: Summit Enhancements R91027
 Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Certificate of Readability		Yes
Form	Index Allocation Rider		Yes
Form	Index Allocation Schedule Page		Yes
Form	Index Allocation Schedule Page		Yes
Form	Reallocation Rider		Yes
Form	Index Allocation Contract Schedule		Yes
Form	Index Allocation Contract Schedule		Yes
Form	Contract Schedule		Yes
Form	Contract Schedule		Yes
Form	Supplement Application		Yes

SERFF Tracking Number: ALLD-125732235 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39619
 Company Tracking Number: R91027 ET AL
 TOI: A021 Individual Annuities- Deferred Non-Variable Sub-TOI: A021.003 Single Premium
 Product Name: Summit Enhancements R91027
 Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

Form Schedule

Lead Form Number: R91027

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R91027	Certificate	Index Allocation Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50	R91027.pdf
	CS91027-5	Schedule	Index Allocation Pages	Initial		54	CS91027-5.pdf
	CS91027-10	Schedule	Index Allocation Pages	Initial		54	CS91027-10.pdf
	R91028	Certificate	Reallocation Rider Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52	R91028.pdf
	CS91017-01-5	Schedule	Index Allocation Pages	Initial		50	CS91017-01-5.pdf
	CS91017-01-10	Schedule	Index Allocation Pages	Initial		50	CS91017-01-10.pdf
	CS52340-5	Schedule	Contract Schedule Pages	Initial		91	CS52340-5.pdf
	CS52340-10	Schedule	Contract Schedule Pages	Initial		92	CS52340-10.pdf
	A11	Application/ Supplement	Enrollment Application Form	Initial		50	A11.pdf

Index Allocation Rider

This rider provides information regarding the Index Allocation.

The Company has issued this rider as a part of the contract. If there are any conflicts between this rider and the contract, the provisions of this rider will prevail.

Accumulation Value

The following paragraphs are added to the contract section "How your Accumulation Value earns interest" under "During all applicable Crediting Periods."

Determining your Indexed Interest Rate

Point-to-Point Crediting Method with a Participation Rate and Spread

We calculate the Indexed Interest Rate at the end of each applicable Crediting Period. In order to determine the Indexed Interest Rate, we first calculate the percentage of change for each Index in the Index Allocation.

The percentage of change for the CPI-U Index is equal to the Index value for the third month prior to the end of the Crediting Period divided by the Index value for the third month prior to the beginning of the Crediting Period, then minus 1.

The percentage of change for any other Index is equal to the Index value at the end of the Last Business Day of the Crediting Period divided by the Index value at the end of the Last Business Day before the Crediting Period, then minus 1.

Next, we calculate the weighted percentage of change for each Index in the Index Allocation. The weighted percentage of change for each Index is equal to the percentage of change for each Index multiplied by its applicable Index Weight. The Index Weights are shown on the Contract Schedule.

Finally, we sum the weighted percentages of change for the Index Allocation.

If the sum of the weighted percentages of change for the Index Allocation is positive, then the Indexed Interest Rate for that Crediting Period is that sum multiplied by the Upside Participation Rate, then minus the Spread.

If the sum of the weighted percentages of change for the Index Allocation is negative, then the Indexed Interest Rate for that Crediting Period is the absolute value of that sum multiplied by the Downside Participation Rate, then minus the Spread.

The Indexed Interest Rate will never be less than zero.

Determining your Participation Rates and Spreads

We declare Participation Rates on the Contract Date. Participation Rates are guaranteed for all Crediting Periods and are shown on the Contract Schedule. A Participation Rate below 100% will limit the interest you receive.

We declare Spreads at the beginning of each applicable Crediting Period and guarantee them for the Crediting Period. Spreads for the first Crediting Period are shown on the Contract Schedule. Any subsequent Spreads will be shown on your Annual Report. A Spread will decrease the Indexed Interest Rate by the amount of the Spread.

Glossary

The following terms are added to the Glossary section of the contract.

Consumer Price Index for Urban Areas (CPI-U) unadjusted

The CPI-U Index is an Index published by the Bureau of Labor Statistics of the U.S. Department of Labor.

Last Business Day

The last day that an Index was traded or calculated before a specified date.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged and apply to this rider.

Signed for the Company at its home office.

**Allianz Life Insurance Company
of North America**

[

Cynthia L. Pevehouse
Secretary

Gary Bhojwani
President

]

Index Allocation Contract Schedule

Blended Index Allocation:	Indexes and Index Weights for all Contract Years:
	[CPI-U Index Weight of [50]%, Initial Index Value: [1000]
	EURO STOXX 50* Weight of [20]%, Initial Index Value: [1000]
	S&P 500** Weight of [20]%, Initial Index Value: [1000]
	Nasdaq 100 ***Weight of [10]%, Initial Index Value: [1000]]
Crediting Method:	Point-to-Point with a Participation Rate and Spread
Premium Allocation Percentage:	[50]%
Allocated Accumulation Value	[\$50,000]
Crediting Period:	[5] Contract Year(s)
Number of Crediting Periods:	[1]
Upside Participation Rate:	[100]% for all Crediting Periods
Downside Participation Rate:	[50]% for all Crediting Periods
Spread:	[6.50]% for the first Crediting Period, subsequent Crediting Periods will not be more than [35]%

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Index Allocation Contract Schedule

Blended Index Allocation:	Indexes and Index Weights for all Contract Years:
	[CPI-U Index Weight of [50]%, Initial Index Value: [1000]
	EURO STOXX 50* Weight of [20]%, Initial Index Value: [1000]
	S&P 500** Weight of [20]%, Initial Index Value: [1000]
	Nasdaq 100 ***Weight of [10]%, Initial Index Value: [1000]
Crediting Method:	Point-to-Point with a Participation Rate and Spread
Premium Allocation Percentage:	[50]%
Allocated Accumulation Value	[\$50,000]
Crediting Period:	[5] Contract Year(s)
Number of Crediting Periods:	[2]
Upside Participation Rate:	[100]% for all Crediting Periods
Downside Participation Rate:	[50]% for all Crediting Periods
Spread:	[6.50]% for the first Crediting Period, subsequent Crediting Periods will not be more than [35]%

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Reallocation Rider

This rider allows reallocation of your contract values.

The Company has issued this rider as a part of the contract. If there are any conflicts between this rider, the contract, or any Index Allocation Rider, the provisions of this rider will prevail.

Allocations

The following replaces the contract provision "Allocations."

On the Contract Date, we will allocate 100% of your contract values to the Index Allocations according to your Premium Allocation Percentages. At the end of the last Crediting Period, after all interest has been credited, we will allocate 100% of your contract values to the Interest Allocation.

An Index Allocation may earn interest based on changes in external Indexes. While we do not guarantee that an Index Allocation will earn positive interest, we do guarantee that your contract will not lose value as a result of changes in an external Index. If the publication of an Index is discontinued or if the calculation of an Index is changed substantially, we will seek regulatory approval to substitute a comparable Index. When we receive approval, we will send you notice of the substitution at your last known address. We will also send notice to any assignee of record at the assignee's last known address. This is an insurance contract. It is not a security. You do not own shares of an Index. You do not own any equity or bond investments.

The Interest Allocation earns interest at a fixed rate that is declared by us.

How you can reallocate your contract values

You may reallocate your contract values by sending us Notice. If we receive Notice within 21 days after the beginning of a Crediting Period, the reallocation will be effective for that Crediting Period. Otherwise, the reallocation will not be effective until the next Crediting Period, if any.

Accumulation Value

The following replaces the contract section "During all applicable Crediting Periods."

During all applicable Crediting Periods

At the end of each applicable Crediting Period, we will credit interest to the Accumulation Value in an Index Allocation. The amount of interest is equal to the Indexed Interest Rate multiplied by the amount of Accumulation Value that remained in that Index Allocation for the entire Crediting Period. The Indexed Interest Rate will never be less than zero.

At the end of each applicable Crediting Period, we will also credit interest for any penalty-free Partial Surrenders you took from an Index Allocation during that Crediting Period. The amount of interest for each applicable penalty-free Partial Surrender is the Indexed Interest Rate multiplied by the amount of the Surrender multiplied by the proportionate amount of the Crediting Period that the Surrender remained in that Index Allocation.

The following replaces the contract section "How your Accumulation Value is reduced by Partial Surrenders."

How your Accumulation Value is reduced by Partial Surrenders

Any Partial Surrender you take will reduce your Accumulation Value. If the Partial Surrender is penalty-free, your Accumulation Value will be reduced by the Partial Surrender amount. If the Partial Surrender is not penalty-free, your Accumulation Value will be reduced by the Partial Surrender amount and any associated Surrender Charge. The amount of the reduction will be taken pro rata from each Allocation.

Guaranteed Minimum Value

The following replaces the contract section “How your Guaranteed Minimum Value is reduced by Partial Surrenders.”

How your Guaranteed Minimum Value is reduced by Partial Surrenders

If you take a Partial Surrender the Guaranteed Minimum Value will decrease by the Partial Surrender amount. The reduction will be taken pro rata from each of your Allocations.

If the reduction taken from an Allocation exceeds the applicable allocated Guaranteed Minimum Value, then the amount of the reduction that exceeds that allocated Guaranteed Minimum Value will be subtracted from the remaining allocated Guaranteed Minimum Values, in order from lowest to highest Guaranteed Minimum Value Interest Rates. If the lowest Guaranteed Minimum Value Interest Rate is common to more than one Allocation, then an equal part of this excess amount will be subtracted from each of these allocated Guaranteed Minimum Values.

The following is added to the contract provision “Guaranteed Minimum Value.”

How your Guaranteed Minimum Value is reallocated

If you reallocate your contract values, the allocated Guaranteed Minimum Value in an Allocation will change.

- If you transfer contract values out of an Allocation, the allocated Guaranteed Minimum Value in that Allocation will decrease. The amount of the decrease is equal to the allocated Guaranteed Minimum Value before the transfer multiplied by the proportion of the corresponding allocated Accumulation Value that was transferred.
- If you transfer contract values into an Allocation, the allocated Guaranteed Minimum Value in that Allocation is increased by the sum of all decreases to the allocated Guaranteed Minimum Values multiplied by the proportion of the total allocated Accumulation Value that is transferred to that Allocation.

In all other respects the provisions, conditions, exceptions and limitations contained in the contract remain unchanged and apply to this rider.

Signed for the Company at its home office.

Allianz Life Insurance Company of North America

[

Cynthia L. Pevehouse
Secretary

Gary Bhojwani
President

]

Index Allocation Contract Schedule

Blended Index Allocation:	Indexes and Index Weights for all Contract Years:
	[Dow Jones Industrial Average* Weight of [35]%, Initial Index Value: [1000]
	EURO STOXX 50** Weight of [20]%, Initial Index Value: [1000]
	Lehman Brothers U.S. Aggregate Index*** Weight of [35]%, Initial Index Value: [1000]
	Russell 2000 Weight of [10]%, Initial Index Value: [1000]
Crediting Method:	Point-to-Point with a Participation Rate
Premium Allocation Percentage:	[50]%
Allocated Accumulation Value	[\$50,000]
Crediting Period:	[5] Contract Year(s)
Number of Crediting Periods:	[1]
Upside Participation Rate:	[85]% for the first Crediting Period, subsequent Upside Participation Rates will be no less than [25]%
Downside Participation Rate:	[10]% for the first Crediting Period, subsequent Downside Participation Rates will be no less than [5]%

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[***Lehman Brothers (the "index sponsor") sponsors the Lehman Brothers U. S. Aggregate Index (the "Index"). Direct investment in the Index is not possible. The index sponsor does not sponsor, endorse, sell or promote the [Allianz Summit II Annuity] ("the product") or make any representation regarding the advisability of investing in the product. The index sponsor has no responsibility for and does not participate in the management of the product.]

Index Allocation Contract Schedule

Blended Index Allocation:	Indexes and Index Weights for all Contract Years:
	[Dow Jones Industrial Average* Weight of [35]%, Initial Index Value: [1000]
	EURO STOXX 50** Weight of [20]%, Initial Index Value: [1000]
	Lehman Brothers U.S. Aggregate Index*** Weight of [35]%, Initial Index Value: [1000]
	Russell 2000 Weight of [10]%, Initial Index Value: [1000]
Crediting Method:	Point-to-Point with a Participation Rate
Premium Allocation Percentage:	[50]%
Allocated Accumulation Value	[\$50,000]
Crediting Period:	[5] Contract Year(s)
Number of Crediting Periods:	[2]
Upside Participation Rate:	[85]% for the first Crediting Period, subsequent Upside Participation Rates will be no less than [25]%
Downside Participation Rate:	[10]% for the first Crediting Period, subsequent Downside Participation Rates will be no less than [5]%

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Contract Schedule

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[May 15, 2008]
Premium:	[\$100,000]	Monthly Anniversary Day:	[15]
Annuity Date:	[May 15, 2063]		

Table of Surrender Charge Percentages

Beginning of Contract Year	1	2	3	4	5	6
Surrender Charge Percentage	9.00%	8.10%	7.20%	6.30%	5.40%	0.00%

The Surrender Charge Percentage will decrease by 0.075% on each Monthly Anniversary Day, until Contract Year 6 when the Surrender Charge will equal 0.00%.

Values on the Contract Date:

Accumulation Value: \$[100,000]

During the Accumulation Period:

Guaranteed Minimum Value Premium Factor: 87.5%
 Guaranteed Minimum Value Interest Rate: [1%-3% for an Index Allocation guaranteed for all Contract Years.]
 [1%-3% for the Interest Allocation guaranteed for all Contract Years.]

Minimum Surrender Amount: \$[25]

Partial Surrender Percentage: [10]%

Death Benefit Rate: [3]%

Duplicate Contract Fee: \$[25]

During Payout:

Guaranteed Interest Rate for Annuity Payments: [1]%

Minimum Annuity Payment: \$[100]

Interest Allocation Information

Interest Allocation:

Allocation Percentage: 100% after the last Crediting Period
 Credited Rate Guarantee: [1.5]% for all Contract Years

See Index Allocation Contract Schedule(s) for additional Allocation Details

GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Life Male Ann.	Life Female Ann.	10 Yrs Certain & Life Male Ann.	10 Yrs Certain & Life Female Ann.	20 Yrs Certain & Life Male Ann.	20 Yrs Certain & Life Female Ann.	
5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30	
6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37	
7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45	
8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53	
9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60	
10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68	
11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76	
12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84	
13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91	
14	6.37	68	5.22	4.65	4.95	4.52	4.13	3.99	
15	5.98	69	5.43	4.83	5.11	4.67	4.18	4.06	
16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13	
17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19	
18	5.05	72	6.15	5.47	5.62	5.18	4.33	4.25	
19	4.81	73	6.42	5.71	5.80	5.37	4.37	4.30	
20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35	
21	4.40	75	7.02	6.26	6.17	5.76	4.44	4.39	
22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43	
23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46	
24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49	
25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51	
26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53	
27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55	
28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56	
29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57	
30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58	
		85	11.60	10.81	7.84	7.71	4.58	4.58	
		86	12.24	11.48	7.96	7.85	4.59	4.59	
		87	12.92	12.21	8.07	7.98	4.59	4.59	
		88	13.65	12.98	8.18	8.10	4.59	4.59	
		89	14.42	13.79	8.27	8.21	4.59	4.59	
		90	15.24	14.64	8.36	8.30	4.59	4.59]	

GUARANTEED PURCHASE RATE TABLES (continued)

TABLE 3, JOINT AND SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
55	2.58	2.76	2.94	3.09	3.21	3.29	3.35
60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living. 2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

Contract Schedule

Annuitant:	[John Doe]	Annuitant's Age and Gender:	[35 Male]
Owner:	[John Doe]	[Joint Owner:	Jane Doe]
Contract Number:	[Specimen]	Contract Date:	[May 15, 2008]
Premium:	[\$100,000]	Monthly Anniversary Day:	[15]
Annuity Date:	[May 15, 2063]		

Table of Surrender Charge Percentages

Beginning of Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge Percentage	9.00%	8.10%	7.20%	6.30%	5.40%	4.50%	3.60%	2.70%	1.80%	0.90%	0.00%

The Surrender Charge Percentage will decrease by 0.075% on each Monthly Anniversary Day, until Contract Year 11 when the Surrender Charge will equal 0.00%.

Values on the Contract Date:

Accumulation Value: \$[100,000]

During the Accumulation Period:

Guaranteed Minimum Value Premium Factor: 87.5%
 Guaranteed Minimum Value Interest Rate: [1%-3% for an Index Allocation guaranteed for all Contract Years.]
 [1%-3% for the Interest Allocation guaranteed for all Contract Years.]

Minimum Surrender Amount: \$[25]

Partial Surrender Percentage: [10]%

Death Benefit Rate: [3]%

Duplicate Contract Fee: \$[25]

During Payout:

Guaranteed Interest Rate for Annuity Payments: [1]%

Minimum Annuity Payment: \$[100]

Interest Allocation Information

Interest Allocation:

Allocation Percentage: 100% after the last Crediting Period
 Credited Rate Guarantee: [1.5]% for all Contract Years

See Index Allocation Contract Schedule(s) for additional Allocation Details

GUARANTEED PURCHASE RATE TABLES

Guaranteed Purchase Rate Tables are based on [1]% interest and the [Annuity 2000 Mortality Tables]. Values for ages and minimum guaranteed terms not shown will be furnished upon request.

TABLE 1, PAYMENTS CERTAIN Monthly Installments, per \$1,000.			TABLE 2, LIFE AND MINIMUM GUARANTEED TERM Monthly Installments, per \$1,000, payable for the number of years specified and thereafter during the lifetime of the Annuitant.						
No. of Years Certain	Amount of Monthly Installments	Age on Annuity Date	Life Male Ann.	Life Female Ann.	10 Yrs Certain & Life Male Ann.	10 Yrs Certain & Life Female Ann.	20 Yrs Certain & Life Male Ann.	20 Yrs Certain & Life Female Ann.	
5	\$ [17.08	59	\$ [3.83	\$ 3.47	\$ 3.76	\$ 3.44	\$ 3.51	\$ 3.30	
6	14.30	60	3.95	3.57	3.87	3.53	3.59	3.37	
7	12.32	61	4.07	3.68	3.99	3.63	3.66	3.45	
8	10.83	62	4.21	3.79	4.11	3.74	3.73	3.53	
9	9.68	63	4.35	3.91	4.23	3.85	3.80	3.60	
10	8.75	64	4.50	4.04	4.36	3.97	3.87	3.68	
11	7.99	65	4.67	4.18	4.50	4.10	3.94	3.76	
12	7.36	66	4.84	4.33	4.65	4.23	4.00	3.84	
13	6.83	67	5.03	4.48	4.80	4.37	4.07	3.91	
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16	5.63	70	5.66	5.03	5.28	4.83	4.24	4.13	
17	5.33	71	5.90	5.24	5.45	5.00	4.29	4.19	
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20	4.59	74	6.71	5.98	5.98	5.56	4.41	4.35	
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22	4.22	76	7.36	6.57	6.35	5.96	4.47	4.43	
23	4.05	77	7.71	6.91	6.53	6.17	4.49	4.46	
24	3.90	78	8.09	7.27	6.72	6.38	4.51	4.49	
25	3.76	79	8.50	7.66	6.90	6.59	4.53	4.51	
26	3.64	80	8.93	8.09	7.07	6.79	4.55	4.53	
27	3.52	81	9.40	8.55	7.24	7.00	4.56	4.55	
28	3.41	82	9.90	9.05	7.40	7.19	4.57	4.56	
29	3.31	83	10.43	9.59	7.56	7.37	4.58	4.57	
30	3.21]	84	10.99	10.18	7.70	7.55	4.58	4.58	
		85	11.60	10.81	7.84	7.71	4.58	4.58	
		86	12.24	11.48	7.96	7.85	4.59	4.59	
		87	12.92	12.21	8.07	7.98	4.59	4.59	
		88	13.65	12.98	8.18	8.10	4.59	4.59	
		89	14.42	13.79	8.27	8.21	4.59	4.59	
		90	15.24	14.64	8.36	8.30	4.59	4.59]	

GUARANTEED PURCHASE RATE TABLES (continued)

TABLE 3, JOINT AND SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable as long as either the Annuitant or Contingent Annuitant is living.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.49	\$ 2.63	\$ 2.74	\$ 2.84	\$ 2.90	\$ 2.95	\$ 2.98
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60	2.65	2.88	3.12	3.34	3.54	3.69	3.80
65	2.70	2.97	3.27	3.58	3.89	4.16	4.36
70	2.73	3.03	3.38	3.78	4.22	4.64	5.01
75	2.75	3.07	3.46	3.93	4.50	5.11	5.70
80	2.76	3.09	3.51	4.04	4.70	5.50	6.37]

TABLE 4, JOINT AND 2/3 SURVIVOR ANNUITY							
Monthly installment per \$1,000, payable while the Annuitant and Contingent Annuitant are both living. 2/3 of the amount of payment continues for the life of the remaining Annuitant after one Annuitant dies.							
Age of Male on Annuity Date	Age of Female on Annuity Date						
	50	55	60	65	70	75	80
50	\$ [2.75	\$ 2.91	\$ 3.07	\$ 3.25	\$ 3.43	\$ 3.62	\$ 3.80
55	2.88	3.08	3.29	3.51	3.73	3.97	4.20
60	3.03	3.26	3.51	3.79	4.08	4.39	4.69
65	3.17	3.44	3.75	4.09	4.48	4.88	5.29
70	3.32	3.62	3.99	4.41	4.90	5.44	6.00
75	3.46	3.80	4.22	4.72	5.32	6.03	6.80
80	3.60	3.97	4.43	5.01	5.73	6.62	7.64]

Supplemental Application

Complete the following if you have selected the [Allianz Summit IISM Annuity].

Indicate the index crediting method where applicable and the allocation percentage for each allocation.

Blended

Point-to-Point with a Participation Rate _____ %]

Point-to-Point with a Participation Rate and Spread _____ %]

The Allocation Percentages can be in increments of whole numbers only and must total 100%.

SERFF Tracking Number: ALLD-125732235 *State:* Arkansas
Filing Company: Allianz Life Insurance Company of North America *State Tracking Number:* 39619
Company Tracking Number: R91027 ET AL
TOI: A02I Individual Annuities- Deferred Non-Variable *Sub-TOI:* A02I.003 Single Premium
Product Name: Summit Enhancements R91027
Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ALLD-125732235 State: Arkansas
 Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 39619
 Company Tracking Number: R91027 ET AL
 TOI: A02I Individual Annuities- Deferred Non- Variable Sub-TOI: A02I.003 Single Premium
 Product Name: Summit Enhancements R91027
 Project Name/Number: Summit Enhancements R91027/Summit Enhancements R91027

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 07/14/2008
Comments:
Attachment:
 AR Certificate of Compliance Reg 19 and 11-83.pdf

Review Status:

Satisfied -Name: Application 07/14/2008
Comments:
 Application ANN-01 will be used for these forms, approved 8/27/07, SERFF #ALLC-125264320.

Review Status:

Satisfied -Name: Statement of Variability 07/15/2008
Comments:
Attachments:
 CS52340-5 SOV.pdf
 CS52340-10 SOV.pdf
 CS91017-01-5 SOV.pdf
 CS91017-01-10 SOV.pdf
 CS91027-5 SOV.pdf
 CS91027-10 SOV.pdf
 R91027, R91028, A11 SOV 7.91.08.pdf

Review Status:

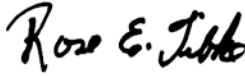
Satisfied -Name: Certificate of Readability 07/15/2008
Comments:
Attachment:
 Certificate of Readability.pdf

CERTIFICATE OF COMPLIANCE

Allianz Life Insurance Company of North America hereby certifies that the policy forms listed below are in compliance with all of the requirements of Arkansas Rule and Regulation 19§10B as well as all applicable requirements of the Arkansas Insurance Department.

Allianz Life Insurance Company of North America also certifies that the guidelines of Arkansas Bulletin 11-83 have been reviewed relative to the forms listed below. The forms comply with all provisions of the Bulletin.

Allianz Life Insurance Company of North America



Rose Tibke
AVP – Director of Product Filing

Contract Form Numbers:

R91027
CS91027-5
CS91027-10
R91028
CS91017-01-5
CS91017-01-10
CS52340-5
CS52340-10
A11

Allianz Life Insurance Company of North America
STATEMENT OF VARIABILITY
CS52340-5

Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.
We will notify the state in a limited refiling if any of the below ranges change.

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	GMV Interest Rate for the Index Allocation	1%	3%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for index allocations will equal a) minus b) minus c), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month* b) is the 125 basis points c) is the 100 basis point Equity Index offset <ul style="list-style-type: none"> • The indexed interest rate will be rounded to the nearest 5 bps • The resulting indexed interest rate will be no lower than 1% • The resulting indexed interest rate will be no greater than 3% • A change in the indexed interest rate is only for new contract issues. <p>*For example, the rate for November is based on the average daily closing values in September.</p>
3	GMV Interest Rate for the Interest Allocation	1%	3%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for interest allocations will equal a) minus b), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month* b) is the 125 basis points <ul style="list-style-type: none"> • The indexed interest rate will be rounded to the nearest 5 bps • The resulting indexed interest rate will be no lower than 1% • The resulting indexed interest rate will be no greater than 3% • A change in the indexed interest rate is only for new contract issues. <p>* For example, the rate for November is based on the average daily closing values in September.</p>
3	Minimum Surrender Amount	\$1	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3	Partial Surrender Percentage	1%	25%	10%	Contract duration	Varies with market conditions and profitability concerns.
3	Death Benefit Rate	1%	5%	3%	Contract duration	Varies with market conditions and profitability concerns.
3	Duplicate Contract Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

Allianz Life Insurance Company of North America
STATEMENT OF VARIABILITY
CS52340-5

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3, 3B	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors.
3	Minimum Annuity Payment	\$1	\$240	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3	Credited Rate Guarantee	1.5%	10%	1.5%	Contract duration	Varies with market conditions such as interest rates or other factors.
3A, 7	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3A, 3B	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table

Allianz Life Insurance Company of North America
STATEMENT OF VARIABILITY
CS52340-10

Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.
We will notify the state in a limited refiling if any of the below ranges change.

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3	GMV Interest Rate for the Index Allocation	1%	3%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for index allocations will equal a) minus b) minus c), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month* b) is the 125 basis points c) is the 100 basis point Equity Index offset <ul style="list-style-type: none"> • The indexed interest rate will be rounded to the nearest 5 bps • The resulting indexed interest rate will be no lower than 1% • The resulting indexed interest rate will be no greater than 3% • A change in the indexed interest rate is only for new contract issues. <p>*For example, the rate for November is based on the average daily closing values in September.</p>
3	GMV Interest Rate for the Interest Allocation	1%	3%	N/A	Contract duration	<p>The initial calculation for the indexed interest rate for interest allocations will equal a) minus b), where:</p> <ul style="list-style-type: none"> a) is the average of the daily closing values of the 5-year CMT during the second preceding month* b) is the 125 basis points <ul style="list-style-type: none"> • The indexed interest rate will be rounded to the nearest 5 bps • The resulting indexed interest rate will be no lower than 1% • The resulting indexed interest rate will be no greater than 3% • A change in the indexed interest rate is only for new contract issues. <p>* For example, the rate for November is based on the average daily closing values in September.</p>
3	Minimum Surrender Amount	\$1	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3	Partial Surrender Percentage	1%	25%	10%	Contract duration	Varies with market conditions and profitability concerns.
3	Death Benefit Rate	1%	5%	3%	Contract duration	Varies with market conditions and profitability concerns.
3	Duplicate Contract Fee	\$0	\$100	\$25	Contract duration	Varies with market conditions, administrative capabilities, and other factors.

Allianz Life Insurance Company of North America
STATEMENT OF VARIABILITY
CS52340-10

Page #	Variable	Minimum	Maximum	Current	Effective	Rationale
3, 3B	Guaranteed Interest Rate for Annuity Payments	0.5%	4%	1%	Contract duration	Varies with market conditions such as interest rates or other factors.
3	Minimum Annuity Payment	\$1	\$240	\$100	Contract duration	Varies with market conditions, administrative capabilities, and other factors.
3	Credited Rate Guarantee	1.5%	10%	1.5%	Contract duration	Varies with market conditions such as interest rates or other factors.
3A, 7	Purchase Rate Mortality Table / Basis of Values	N/A	N/A	Annuity 2000	Contract duration	Varies to allow for future possible generally accepted mortality tables
3A, 3B	Guaranteed Purchase Rate Tables: Rates	N/A	N/A	As shown in filed contract	Contract duration	Varies with changes in Guaranteed Interest Rates and Mortality Table

Allianz Life Insurance Company of North America
STATEMENT OF VARIABILITY
CS91017-01-5

Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.
We will notify the state in a limited refiling if any of the below ranges change.

Variable	Minimum	Maximum	Current	Effective	Rationale
Blended Index Allocation: Indexes	N/A	N/A	Dow Jones EuroStoxx 50 Lehman Russell 2000	Contract duration unless an index is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
Blended Index Allocation: Weights	N/A	N/A	35% 20% 35% 10%	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
Premium Allocation Percentage	0%	100%	50%	Crediting period	Variable based on contract holder selections.
Allocated Accumulation Value	\$0	N/A	\$50,000	Crediting period	Variable based on contract holder selections.
Crediting Period	1 year	5 years	5 years	Contract duration	Varies with market conditions and profitability concerns.
Number of Crediting Periods	1	5	1	Contract duration	Varies with market conditions and profitability concerns.
Current Upside Participation Rate	Guaranteed Upside Participation Rate	150%	85%	First Crediting Period	Varies with market conditions and profitability concerns.
Guaranteed Upside Participation Rate	1%	50%	25%	Contract duration	Varies with market conditions and profitability concerns.
Current Downside Participation Rate	Guaranteed Downside Participation Rate	150%	10%	First Crediting Period	Varies with market conditions and profitability concerns.
Guaranteed Downside Participation Rate	1%	50%	5%	Contract duration	Varies with market conditions and profitability concerns.

Allianz Life Insurance Company of North America
STATEMENT OF VARIABILITY
CS91017-01-10

Contract holder specific variable information such as name, dates, etc., is not detailed below.
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We will notify the state in a limited refiling if any of the below ranges change.

Variable	Minimum	Maximum	Current	Effective	Rationale
Blended Index Allocation: Indexes	N/A	N/A	Dow Jones EuroStoxx 50 Lehman Russell 2000	Contract duration unless an index is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
Blended Index Allocation: Weights	N/A	N/A	35% 20% 35% 10%	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
Premium Allocation Percentage	0%	100%	50%	Crediting period	Variable based on contract holder selections.
Allocated Accumulation Value	\$0	N/A	\$50,000	Crediting period	Variable based on contract holder selections.
Crediting Period	1 year	10 years	5 years	Contract duration	Varies with market conditions and profitability concerns.
Number of Crediting Periods	1	10	2	Contract duration	Varies with market conditions and profitability concerns.
Current Upside Participation Rate	Guaranteed Upside Participation Rate	150%	85%	First Crediting Period	Varies with market conditions and profitability concerns.
Guaranteed Upside Participation Rate	1%	50%	25%	Contract duration	Varies with market conditions and profitability concerns.
Current Downside Participation Rate	Guaranteed Downside Participation Rate	150%	10%	First Crediting Period	Varies with market conditions and profitability concerns.
Guaranteed Downside Participation Rate	1%	50%	5%	Contract duration	Varies with market conditions and profitability concerns.

Allianz Life Insurance Company of North America
STATEMENT OF VARIABILITY
CS91027-5

Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.
We will notify the state in a limited refiling if any of the below ranges change.

Variable	Minimum	Maximum	Current	Effective	Rationale
Blended Index Allocation: Indexes	N/A	N/A	CPI-U Index EuroStoxx 50 S&P 500 Nasdaq 100	Contract duration unless an index is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
Blended Index Allocation: Weights	N/A	N/A	50% 20% 20% 10%	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
Premium Allocation Percentage	0%	100%	50%	Crediting period	Variable based on contract holder selections.
Allocated Accumulation Value	\$0.00	N/A	\$50,000	Crediting period	Variable based on contract holder selections.
Crediting Period	1 year	5 years	5 years	Contract duration	Varies with market conditions and profitability concerns.
Number of Crediting Periods	1	5	1	Contract duration	Varies with market conditions and profitability concerns.
Current Upside Participation Rate	25%	150%	100%	First Crediting Period	Varies with market conditions and profitability concerns.
Current Downside Participation Rate	5%	150%	50%	First Crediting Period	Varies with market conditions and profitability concerns.
Spread	0%	Guaranteed Spread	6.50%	First Crediting Period	Varies with market conditions and profitability concerns.
Guaranteed Spread	0%	35%	35%	Contract duration	Varies with market conditions and profitability concerns.

Allianz Life Insurance Company of North America
STATEMENT OF VARIABILITY
CS91027-10

Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.
We will notify the state in a limited refiling if any of the below ranges change.

Variable	Minimum	Maximum	Current	Effective	Rationale
Blended Index Allocation: Indexes	N/A	N/A	CPI-U Index EuroStoxx 50 S&P 500 Nasdaq 100	Contract duration unless an index is discontinued or changed substantially	Variable to allow for changes in the event of discontinuation or substantial change of a component index. Changes to the indexes will be submitted to the Department for approval prior to use.
Blended Index Allocation: Weights	N/A	N/A	50% 20% 20% 10%	Contract duration	Varies with market conditions such as option costs or other factors. Will only change for new issues.
Premium Allocation Percentage	0%	100%	50%	Crediting period	Variable based on contract holder selections.
Allocated Accumulation Value	\$0	N/A	\$50,000	Crediting period	Variable based on contract holder selections.
Crediting Period	1 year	10 years	5 years	Contract duration	Varies with market conditions and profitability concerns.
Number of Crediting Periods	1	10	2	Contract duration	Varies with market conditions and profitability concerns.
Current Upside Participation Rate	25%	150%	100%	Contract duration	Varies with market conditions and profitability concerns.
Current Downside Participation Rate	5%	150%	50%	First Crediting Period	Varies with market conditions and profitability concerns.
Spread	0%	Guaranteed Spread	6.50%	First Crediting Period	Varies with market conditions and profitability concerns.
Guaranteed Spread	0%	35%	35%	Contract duration	Varies with market conditions and profitability concerns.

Allianz Life Insurance Company of North America
STATEMENT OF VARIABILITY
R91027, R91028, A11

Contract holder specific variable information such as name, dates, etc., is not detailed below.
Please disregard any variables listed below if they have not been bracketed on the contract schedule that was submitted to you.
We will notify the state in a limited refiling if any of the below ranges change.

Form R91027 and R91028

Page	Variable	Minimum	Maximum	Current	Rationale
Last page	Names and Signatures of Company Officers				These names/signatures will change if the officers change. If officer's names change, we will prepare and submit all required filings at the time of any change.

Form A11

Page	Variable	Minimum	Maximum	Current	Rationale
	Product name				If the company were to change the marketing names, the new marketing names would be inserted.
1	Crediting methods				The crediting methods we offer may change. We will suppress those that we decide not to offer.

CERTIFICATE OF READABILITY

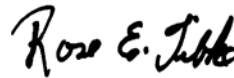
Contract Form	Flesch Score
R91027	50
CS91027-5	54
CS91027-10	54
R91028	52
CS91017-01-5	50
CS91017-01-10	50
CS52340-5	91
CS52340-10	92
A11	50

It is hereby certified that each policy form listed above meets the minimum reading ease score required in your state.

The Flesch score was calculated using the text of the entire form. ("Text" is as defined by state regulations).

Each form is readable and complies with all applicable state rules and regulations as to size of print, format and arrangement.

Date: 7/08/2008



Rose E. Tibke
AVP –Director of Product Filing